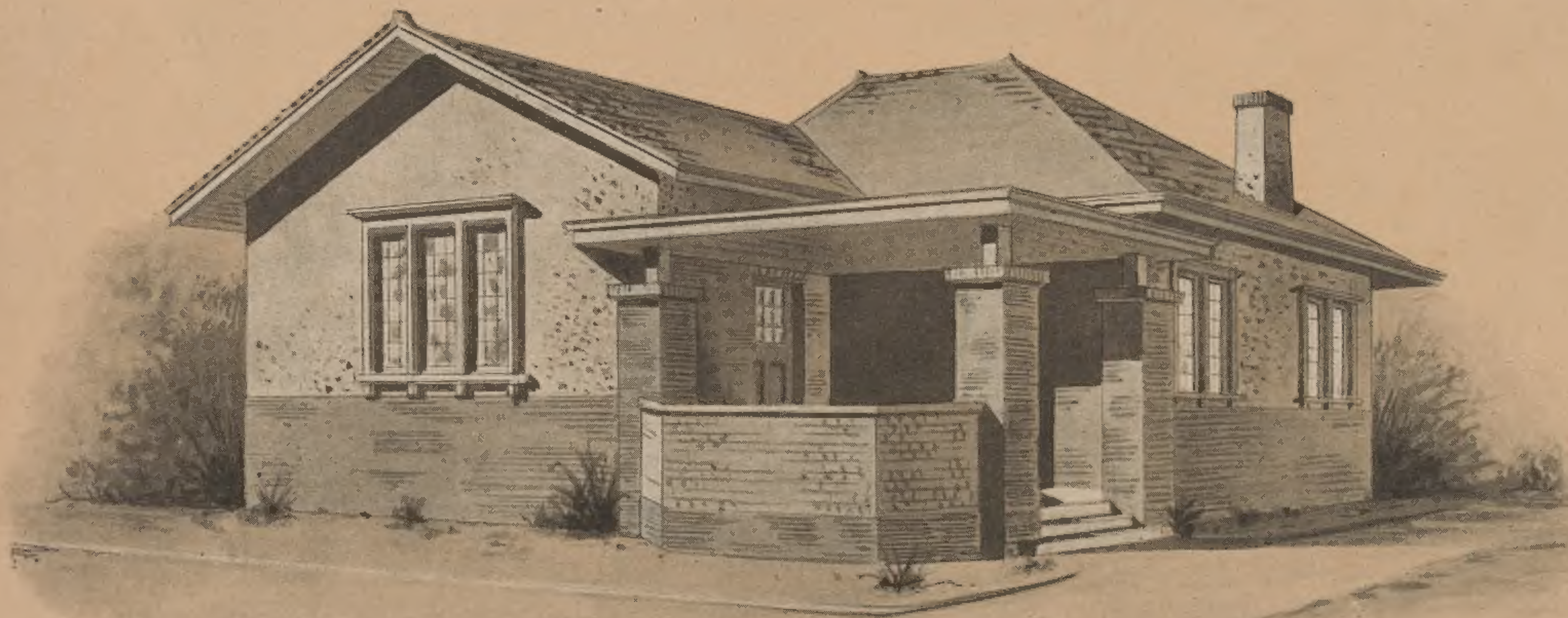


A WAR SERVICE HOME AND HOW TO GET ONE.

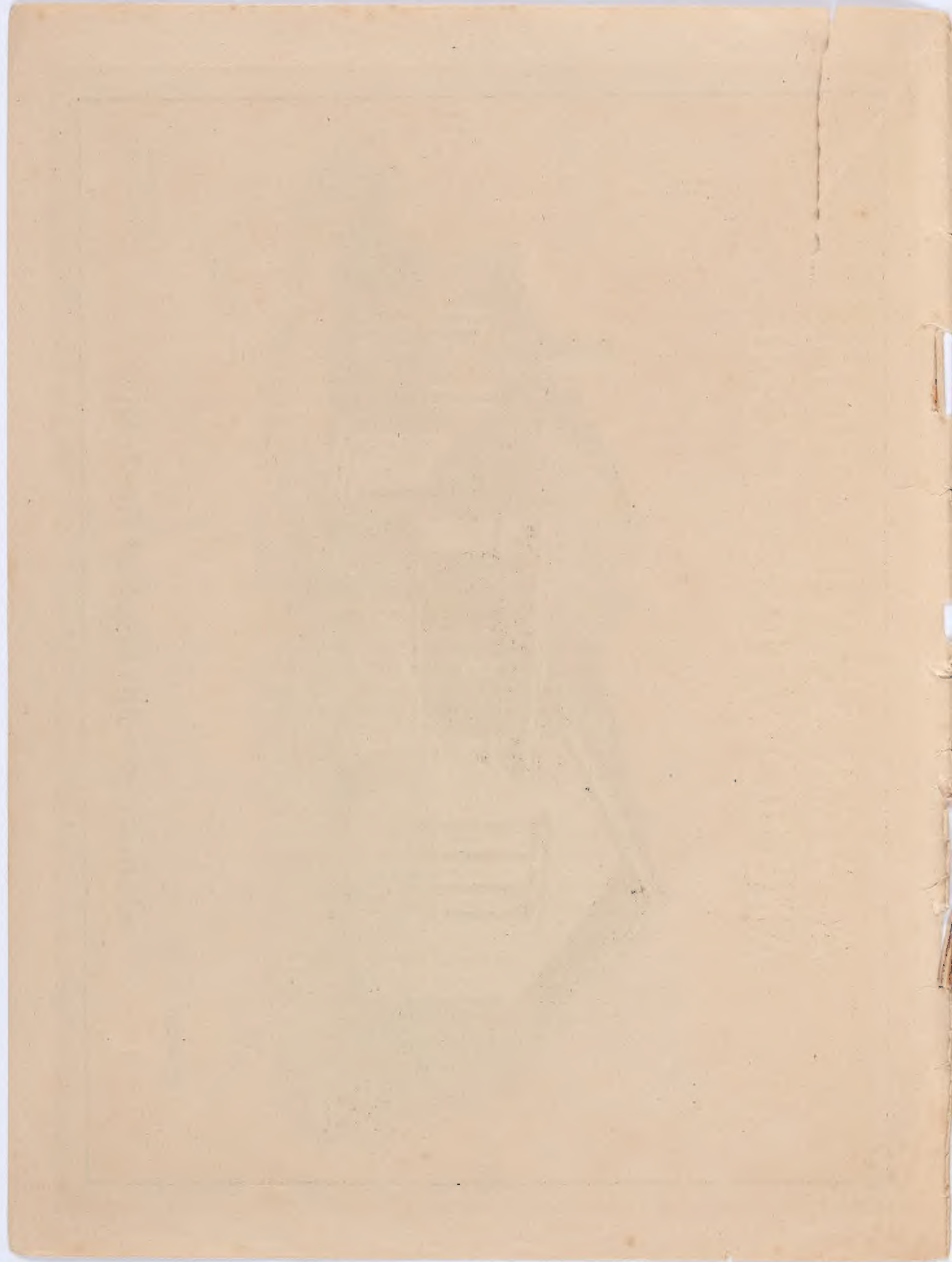


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1st Edition
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War Service Homes & How to Get One



THE object of this Booklet is to explain, as briefly as possible, what can be done for an *Eligible Person* under the "War Service Homes Act, 1918," and its Regulations by the Commonwealth Bank of Australia.

Any particulars omitted from this Booklet for the sake of brevity, may be obtained on application at the War Service Homes Department, Commonwealth Bank of Australia.

Are You an Eligible Person?

Yes, if you were a member of the Military or Naval Forces of Australia, employed on Active Service outside the Commonwealth; or if you were a member of the Army Medical Corps Nursing Service, employed on Active Service outside the Commonwealth; or if you served in *any* Naval or Military Forces of the King's Dominions, other than the Commonwealth, *and resided in Australia prior to that service*.

In addition to having served in any of the above Forces, you must be able to prove that you are married, or about to marry, or have dependents for whom it is necessary to provide a home.

The female dependent of an Australian Soldier is also entitled to a home in accordance with the provisions of the Act.

What is a Female Dependent?

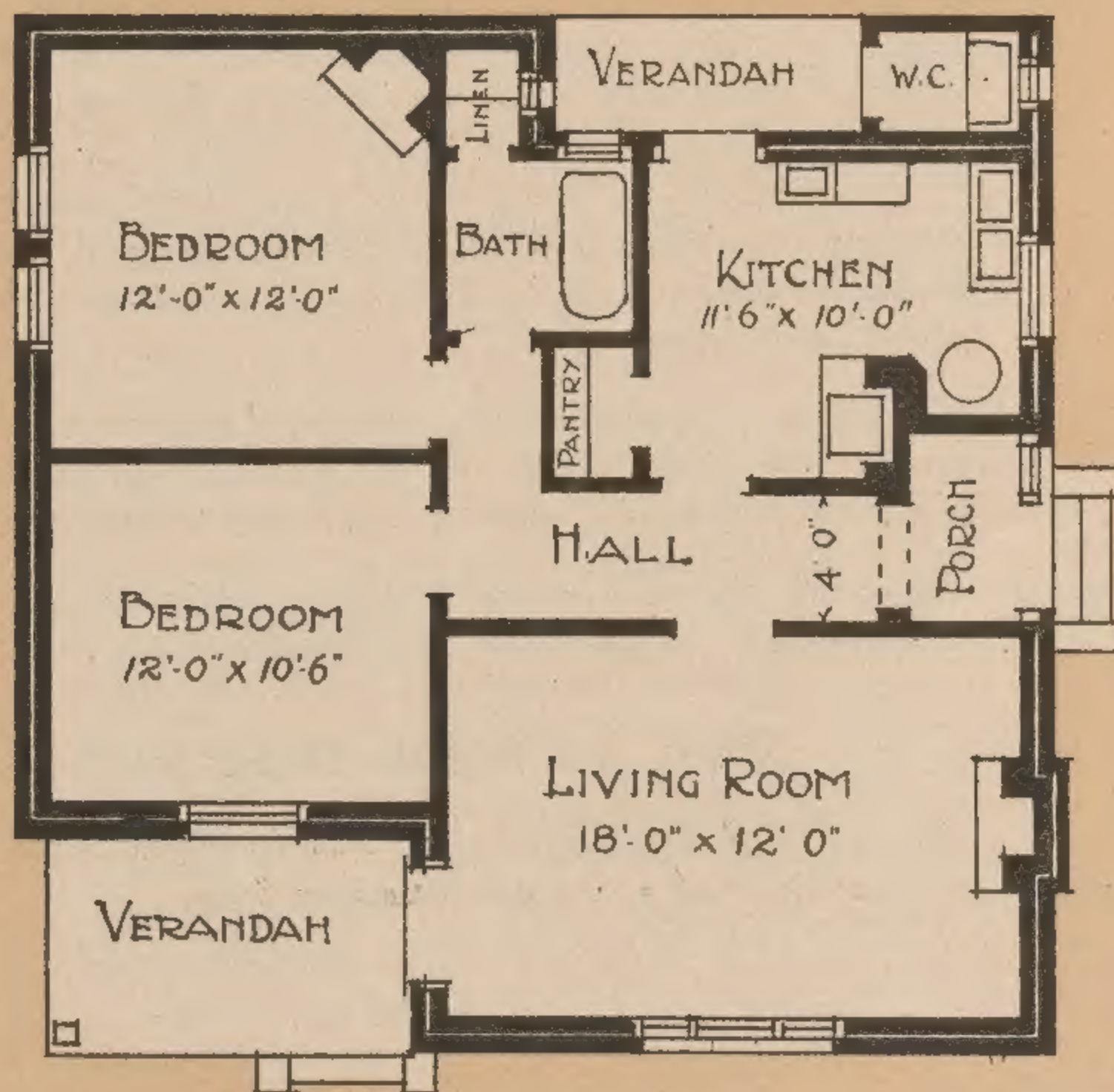
You are a "Female Dependent" of an Australian Soldier if you are the widow of a deceased Australian Soldier.



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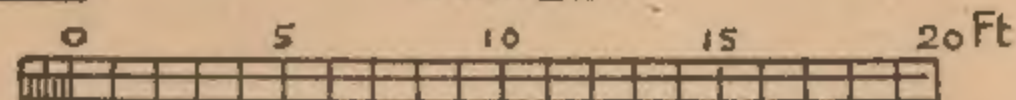


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Or in the case of a deceased Australian Soldier, who was not married, if you are his Mother, provided that you are a widow, and were, prior to your son's enlistment, dependent upon him.

Or if your husband is so incapacitated as to be unable to contribute to your support.

Assistance Limited to £700

Provided you can comply with the conditions of the Act, you are entitled to assistance in the matter of obtaining a home, but the assistance under the Act is limited to the sum of £700. The total cost to the War Service Homes Commissioner must not exceed this figure, and must cover the cost of the house and the land upon which it is erected.

If you want a home costing more than £700, you can have it, provided you can yourself find the amount in excess of that sum.

Do you own Land and wish to build a Home?

If you own a block of land, and wish to erect a home upon it, the Commissioner is empowered to help you, but his help is limited to 90% of the value of the property, and must not exceed £700.

Do you want to buy Land in a particular locality and build a Home upon it?

If you do, and are an *Eligible Person*—subject to the land being approved as suitable—arrangements may be made by the Bank to buy land for you, and to erect upon it your house. The maximum amount provided by the Bank must not exceed £700.

The Commissioner does not favour buying houses already built, as that course will not help the housing problem but rather accentuate it, but suitable modern houses will be built where the soldier wishes and to suit his requirements.

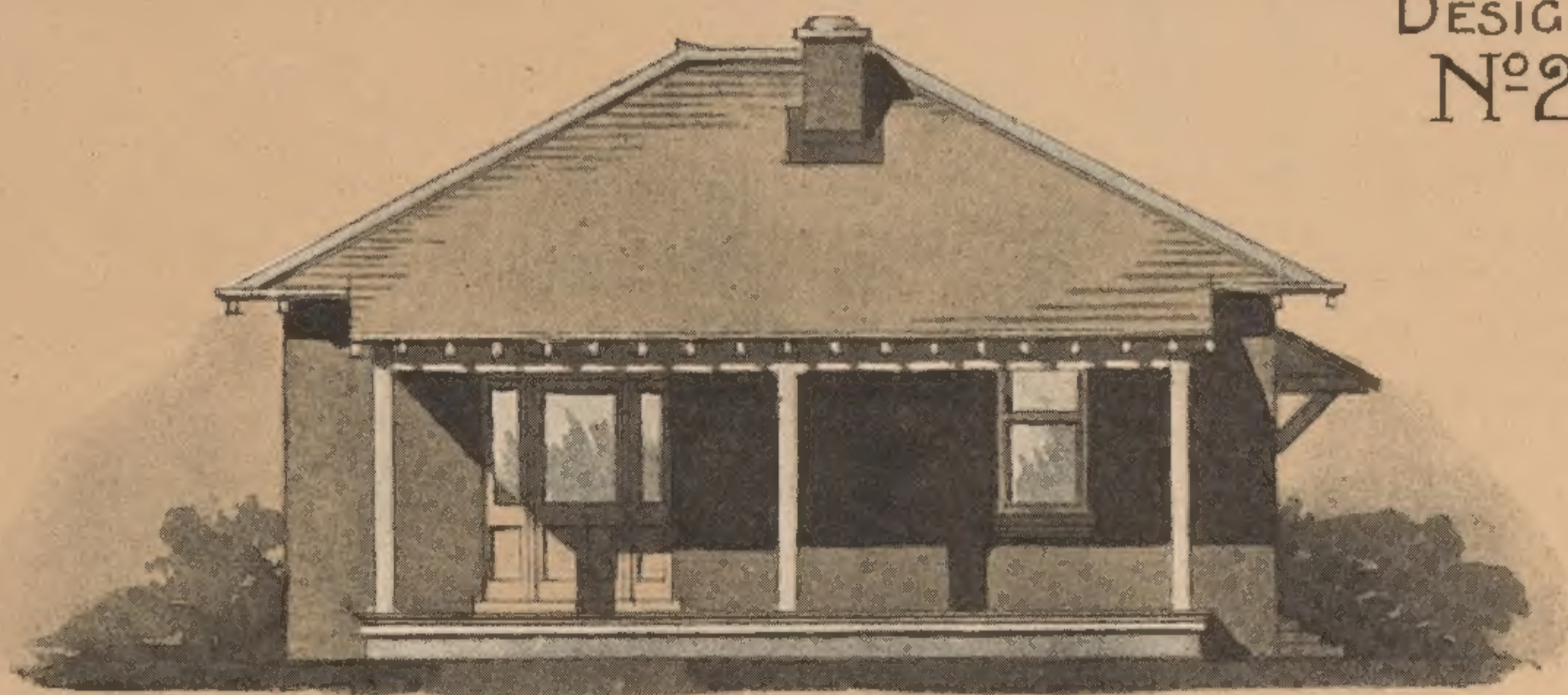
Do you own a partially built home, and are you unable to complete its erection?

If, prior to hearing of the War Service Homes Act you had started building, and for various reasons are unable to complete, then, subject to certain conditions under the Act, you may be helped to finish the building or to enlarge a house already owned by you.

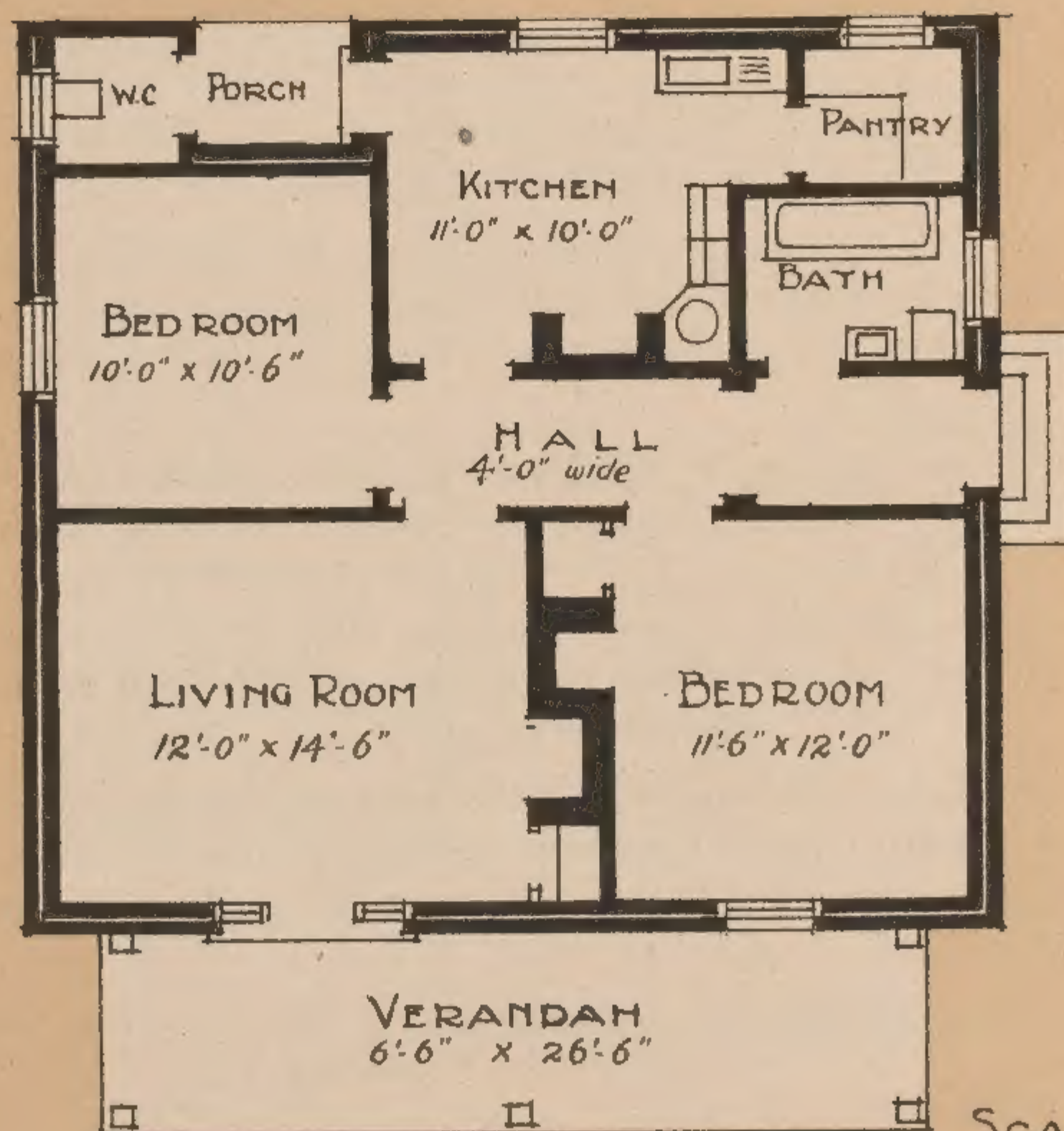
The help must be limited to 90% of the total value of the property, not exceeding £700.



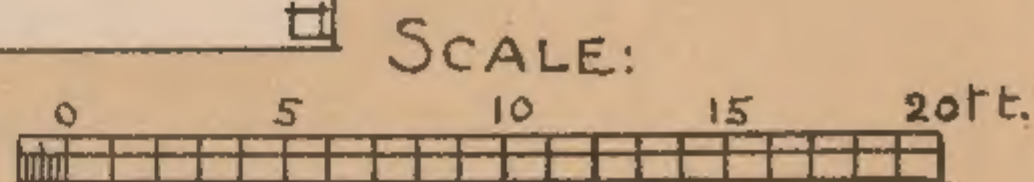
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Have you a Mortgage on your House?

If so, arrangements can be made with the Commonwealth Bank of Australia to take over the Mortgage, if the Bank is satisfied that it is safe to do so; you to pay the amount off by extended instalments, subject to the provisions of the Act.

Arrangements for carrying out the War Service Homes Act and its Regulations

First of all, there is a Commissioner for War Service Homes who has appointed in each State a Deputy-Commissioner. The Deputy-Commissioner will decide as to your eligibility.

Having decided that you are eligible, the Deputy-Commissioner will issue a Certificate to you. Present this Certificate to the Commonwealth Bank of Australia and your application will be dealt with.

As mentioned elsewhere, your local Repatriation Committee may be able to help you by at once supplying you with the necessary Application Form (Form 5), and answers to questions you may ask.

How the Commonwealth Bank of Australia Helps

The Commonwealth Bank of Australia has been empowered to act as Agent for the Commissioner, and, in accordance with this arrangement, will, as may be necessary, purchase land, erect dwelling-houses, sell dwelling-houses, grant leases of land, advance moneys for building, effect insurance, or, in short, do all that is required to *help you*, subject to your first having proved to the Commissioner that you are an *Eligible Person* within the meaning of the Act.

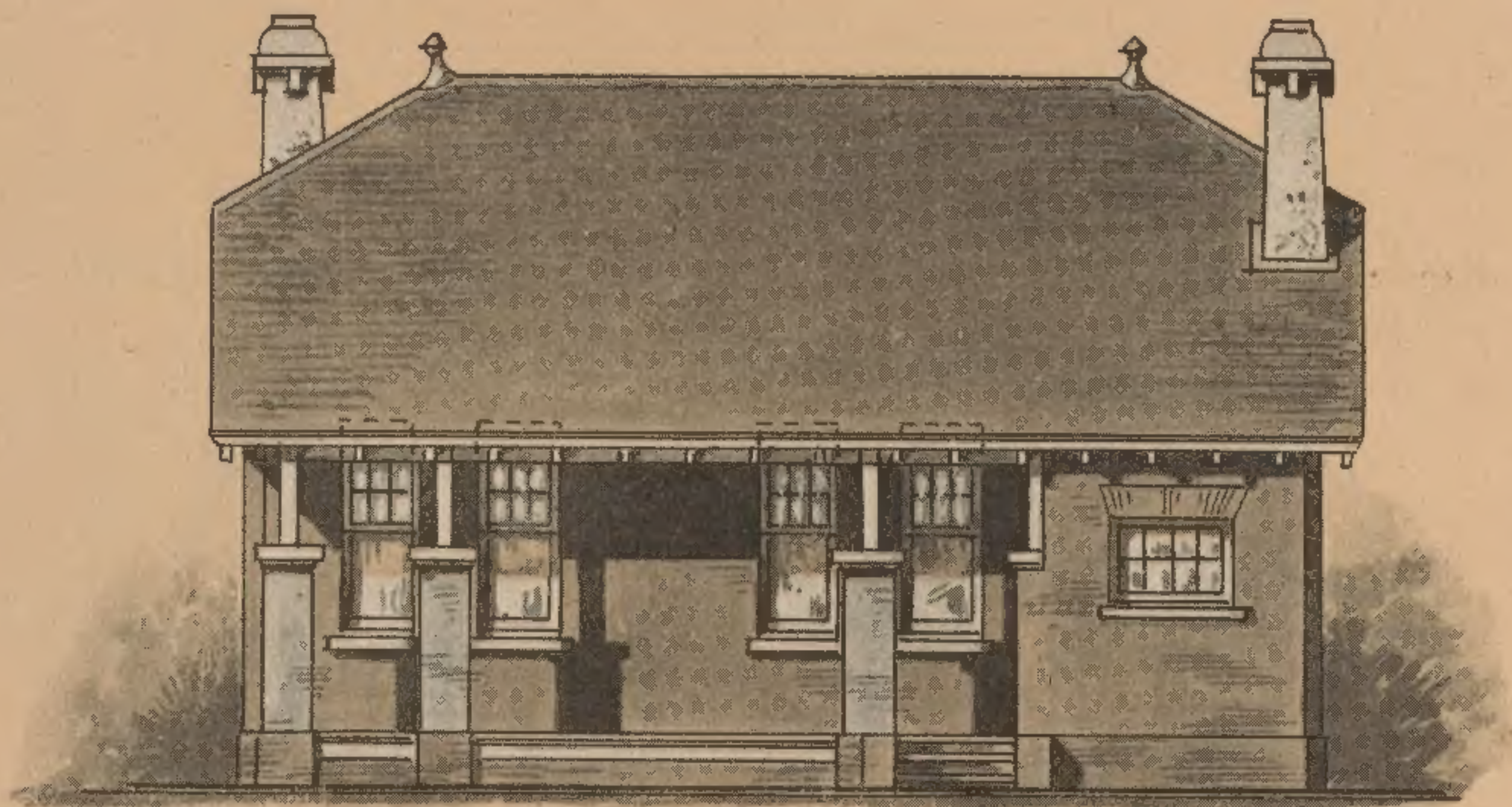
The local Repatriation Committee's Secretary can help

Your local Secretary can, no doubt, answer at once any of the questions that occur to you, and consultation with him will, in many cases, avoid delay in registering your application in the proper manner.

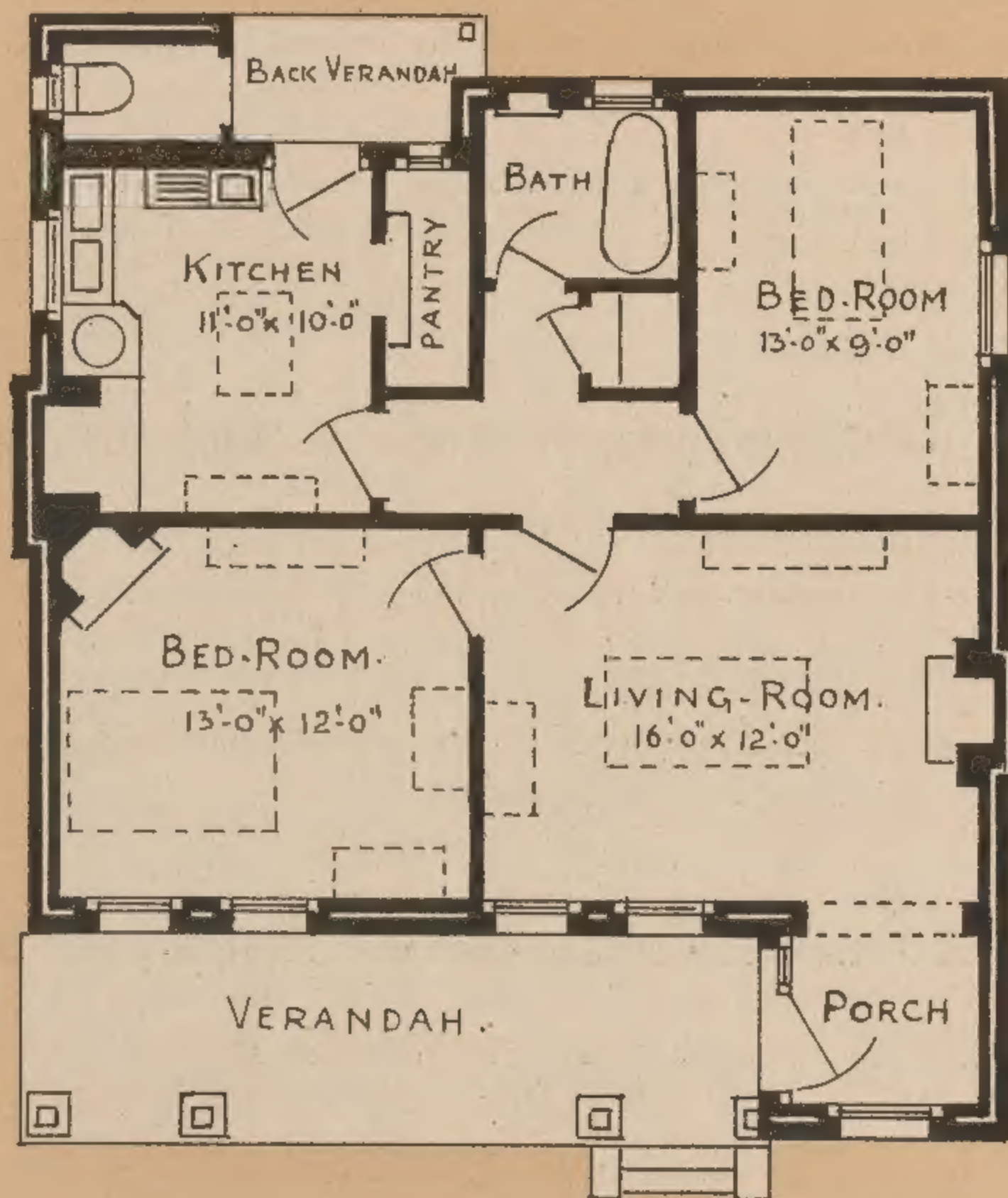
• Talk to him about your case.



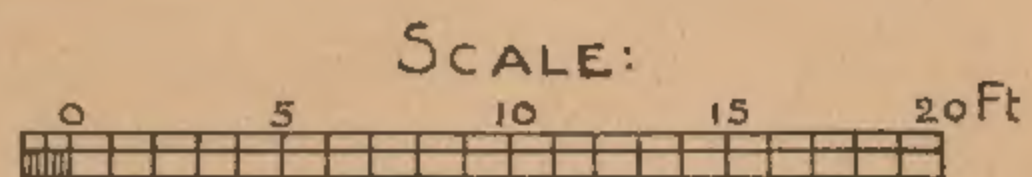
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Plans and Specifications

A few plans of suitable houses are shown in this booklet. Others are available, and can be inspected at the Commonwealth Bank of Australia. In the production of plans for War Service Homes, the Bank's architects are devoting particular care to the consideration of climatic conditions, and no charge is made to the soldier for the plans provided by the Bank.

For example, if you are living in the far North, the plans submitted to you will be those particularly adaptable to the climatic and other conditions of your country; in the same way, if you are living in colder districts, you will not be asked to accept a house designed for the tropics.

It is the fixed intention of the Bank to provide good workmanship, good material and every modern convenience possible.

To prove that you are Eligible

Fill in Form 5 and forward it to the Deputy-Commissioner in your State, and, when called upon, produce your Army Discharge, and be ready to have yourself identified by local citizens who know you personally.

Application Form 5 (the starting point or key to your War Service Home) can also be obtained from any Branch or Agency of the Commonwealth Bank of Australia.

Your Application, and how to lodge it

If you are an *Eligible Person* you can post your application on Form 5—Application for a War Service Home. This form is obtainable from any Branch or Agency of the Commonwealth Bank of Australia, or from your local Repatriation Committee.

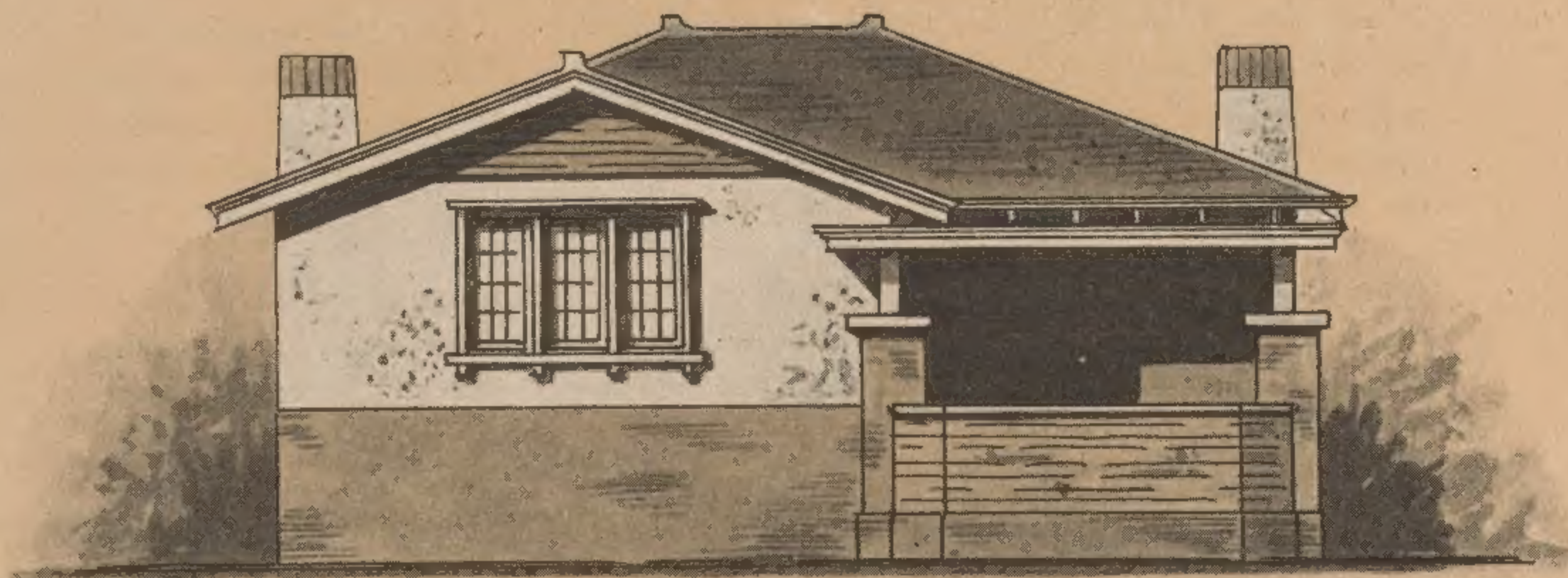
The form, when properly filled in, should be posted to the *Deputy-Commissioner in your State*.

Method of Repayment

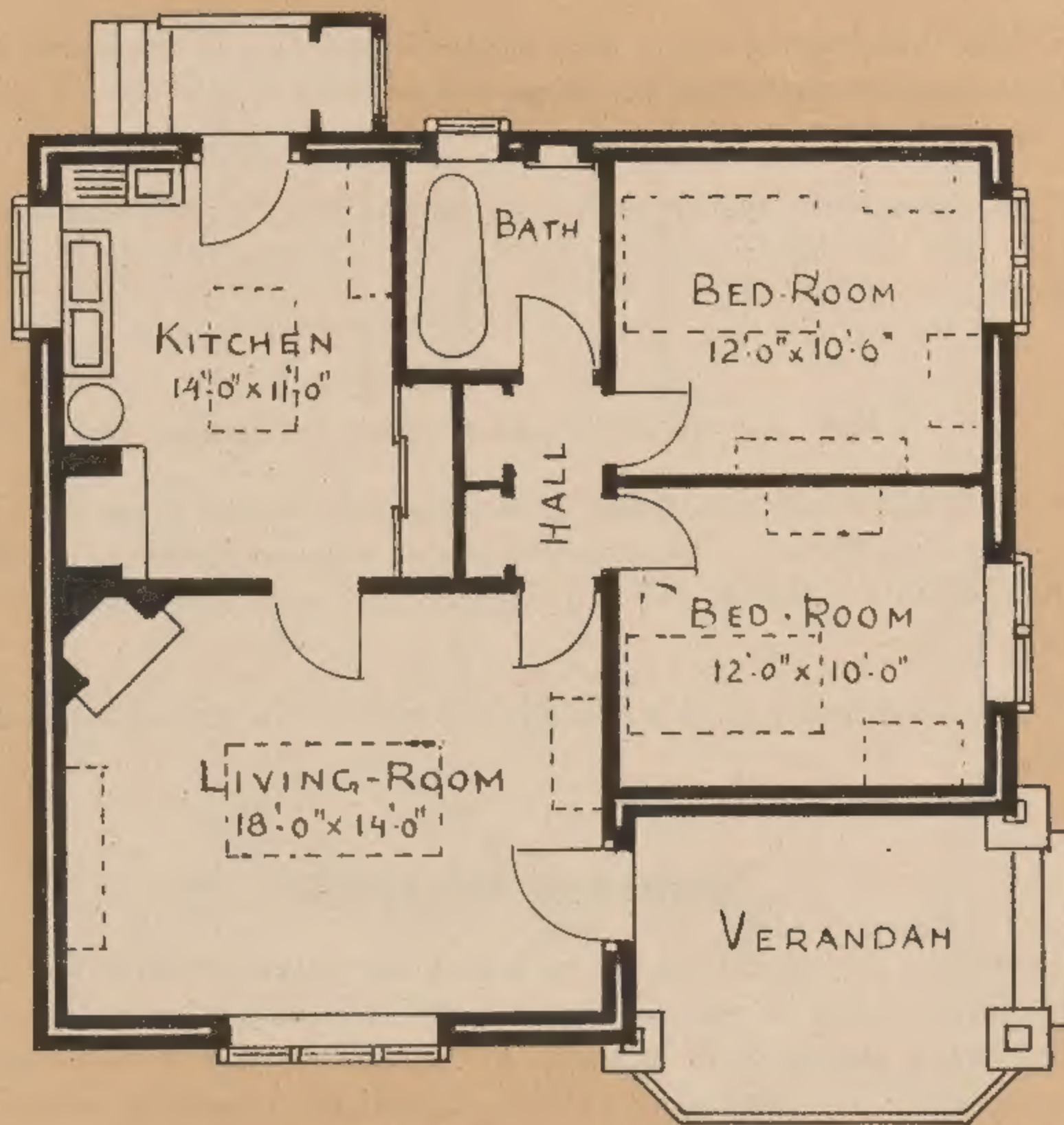
Arrangements for Repayment can be made with the Commonwealth Bank of Australia according to your circumstances and financial position. Payment can be extended over a period of 10 years up to 35, or 37 years, if necessary. Exact particulars will be supplied regarding your special case as soon as your Eligibility Certificate is obtained from the Deputy-Commissioner of your State.



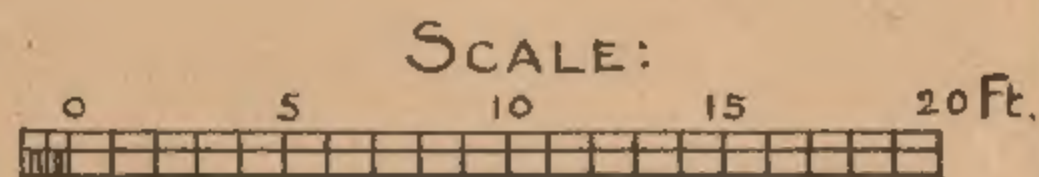
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Help not provided for people already owning houses

The object of the Act is to provide a home in which the homeless soldier may live. Consequently, trafficking, dealing and gambling in War Service Homes is distinctly guarded against, and, in order to protect applicants, careful and full investigation of each case is absolutely essential.

Help not provided if your wife owns a house

If your wife already owns a suitable home, and has the necessary means to maintain it, you are debarred from assistance subject, of course, to certain conditions, particulars of which can be ascertained on application.

Monthly Payments and where to send them

For your convenience, you may pay to the nearest Branch of the Commonwealth Bank of Australia, or to the nearest Post Office Agency.

EXAMPLE: If you borrow £500 for a War Service Home and decide to pay it off in twenty years, the monthly payment to be made by you will be £3 6s. 3d.

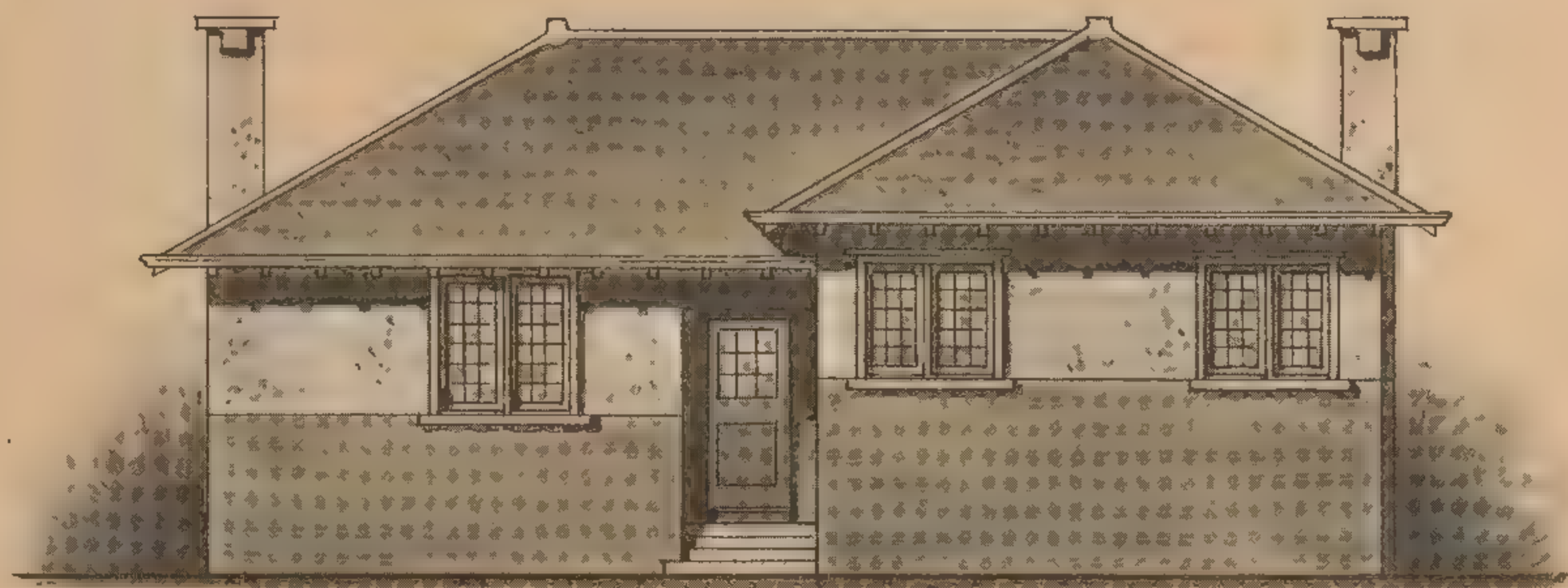
War Service Homes

Scale of Monthly Payments for Principal and Interest Interest 5% per annum

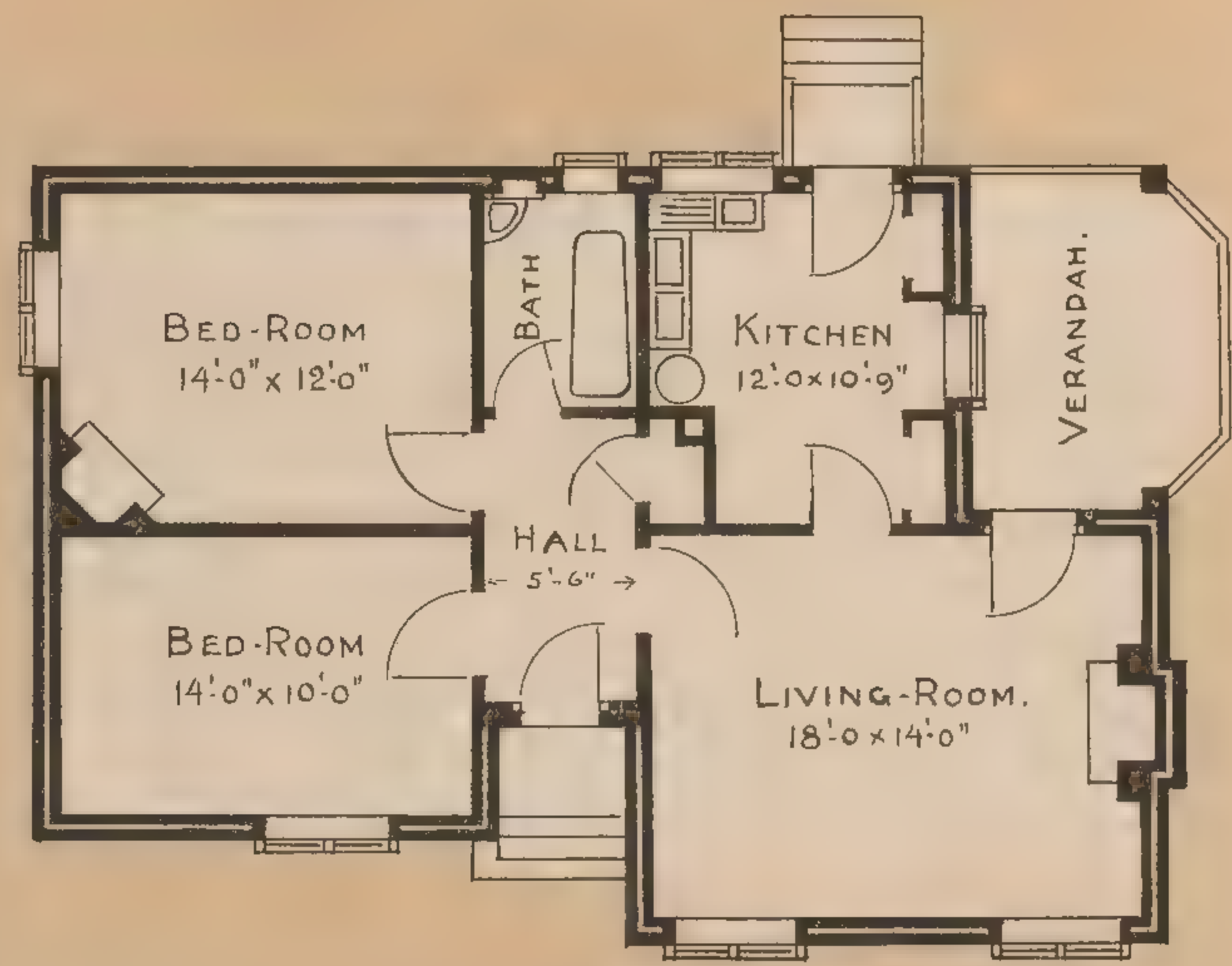
Currency of Debt	Amount of Original Debt						
	£100	£200	£300	£400	£500	£600	£700
10 Years	£ 1 1 3	£ 2 2 6	£ 3 3 9	£ 4 5 0	£ 5 6 3	£ 6 7 6	£ 7 8 9
15 "	0 15 10	1 11 8	2 7 6	3 3 4	3 19 2	4 15 0	5 10 10
20 "	0 13 3	1 6 6	1 19 9	2 13 0	3 6 3	3 19 6	4 12 9
25 "	0 11 9	1 3 6	1 15 3	2 7 0	2 18 9	3 10 6	4 2 3
30 "	0 10 9	1 1 6	1 12 3	2 3 0	2 13 9	3 4 6	3 15 3
35 "	0 10 2	1 0 4	1 10 6	2 0 8	2 10 10	3 1 0	3 11 2
37 "	0 9 11	0 19 10	1 9 9	1 19 8	2 9 7	2 19 6	3 9 5

Rates, Taxes and Insurance are
additional to above

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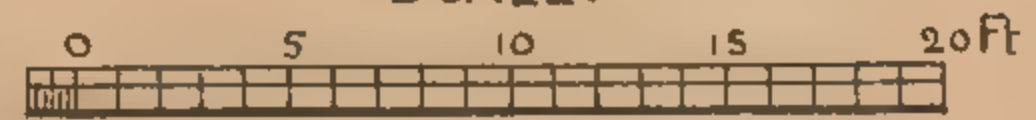


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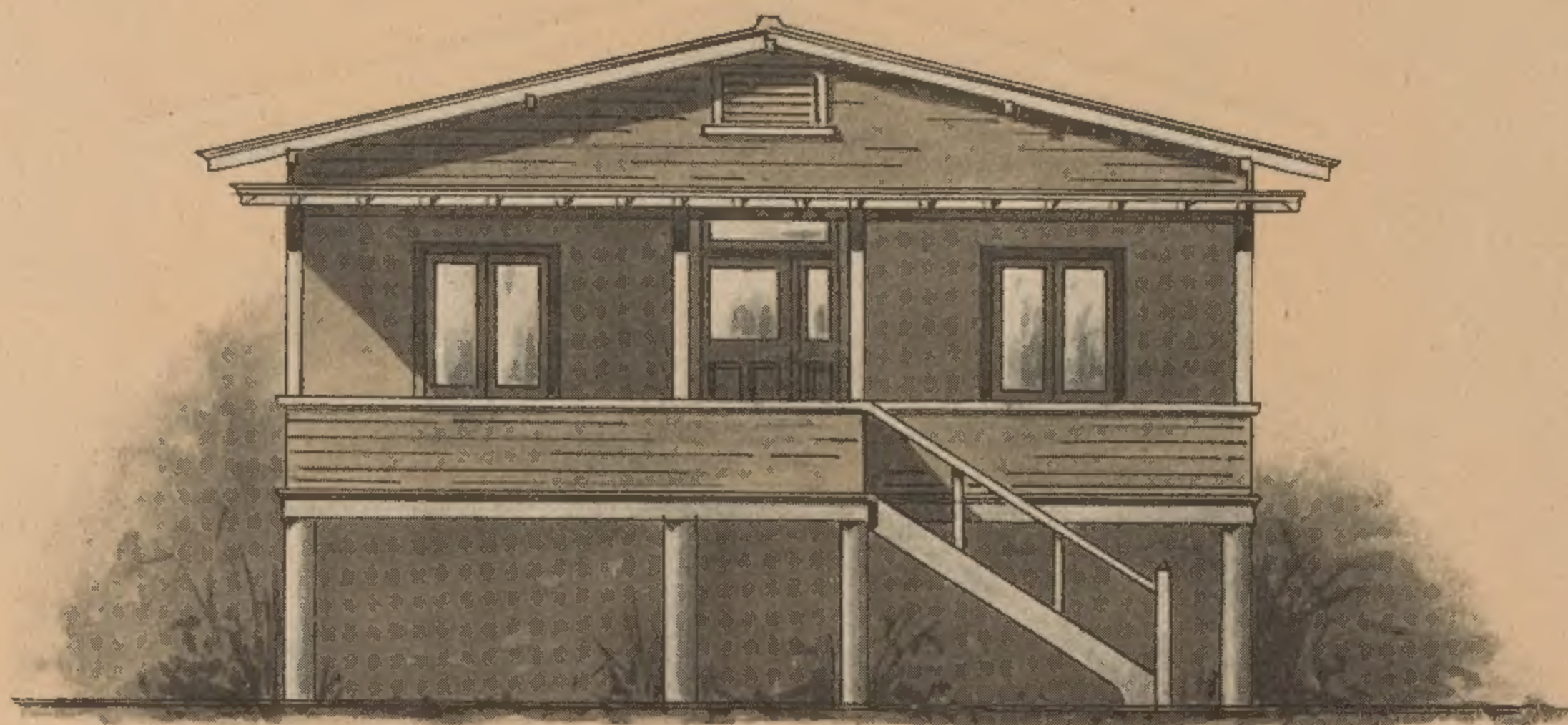


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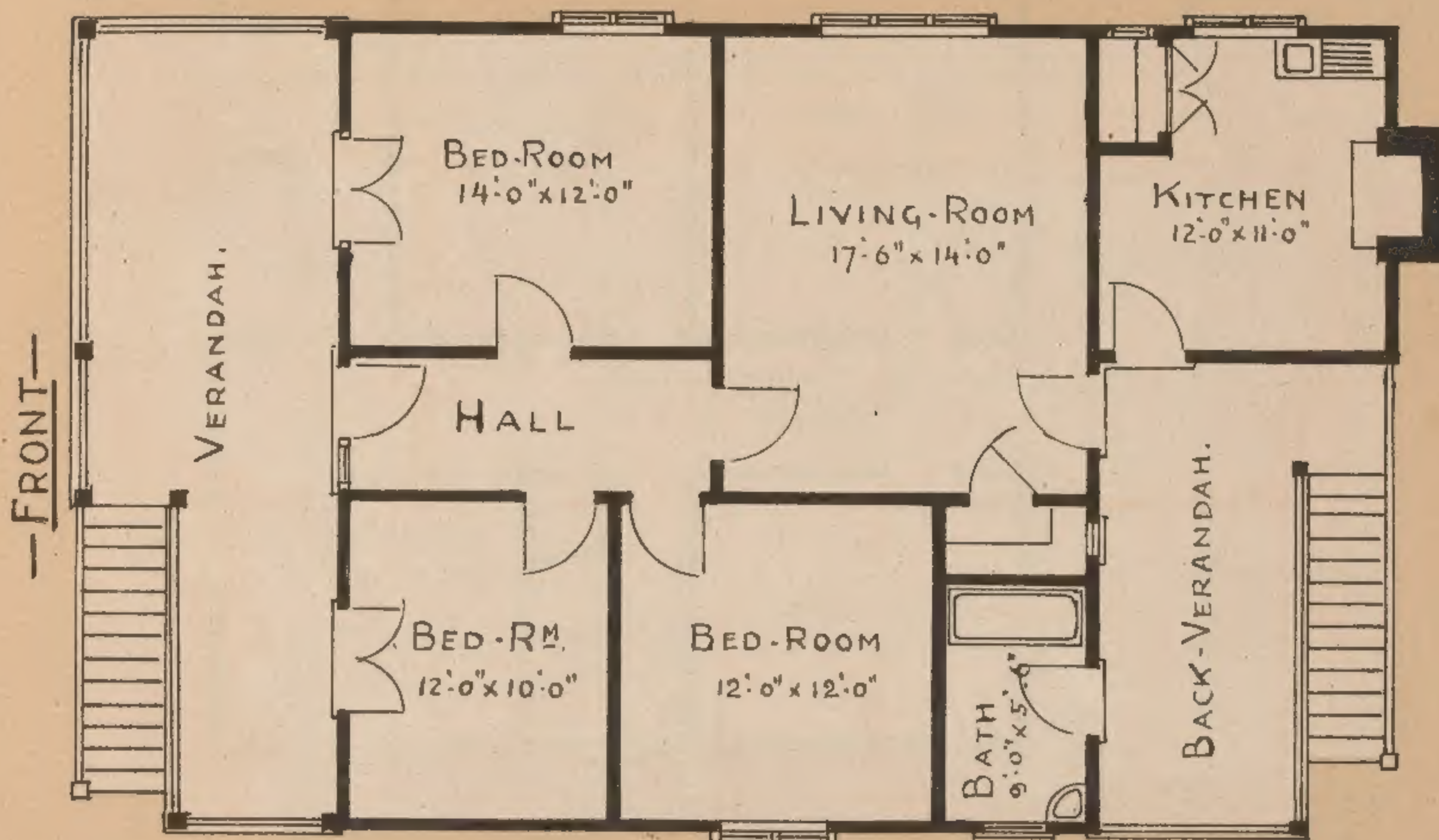
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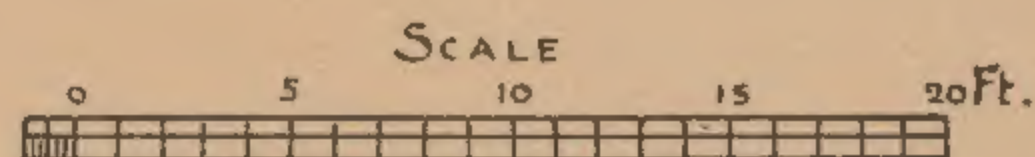
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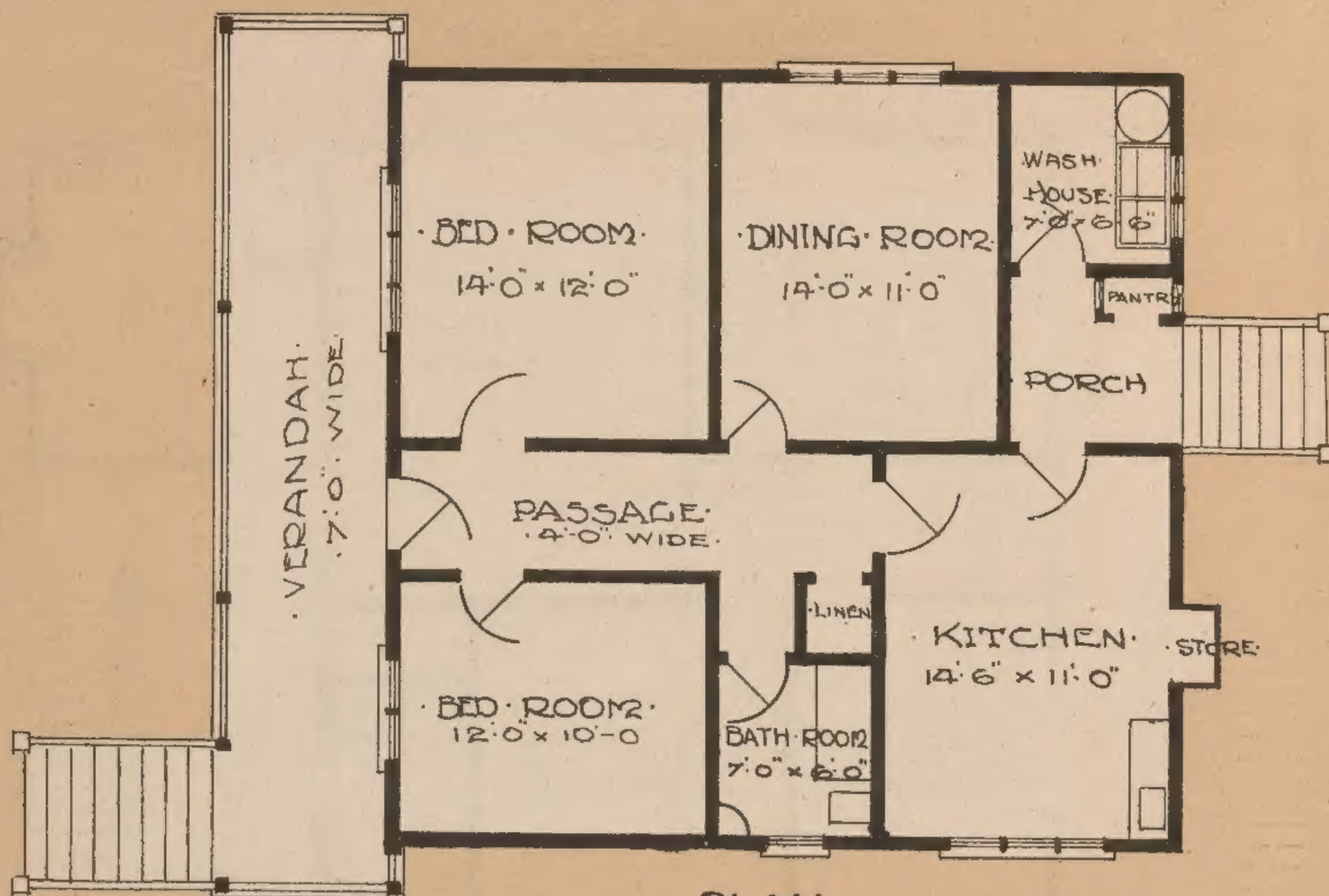
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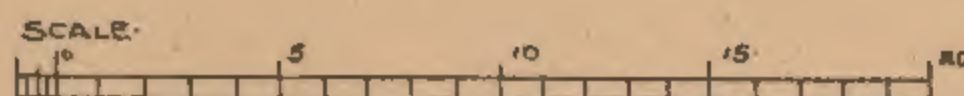
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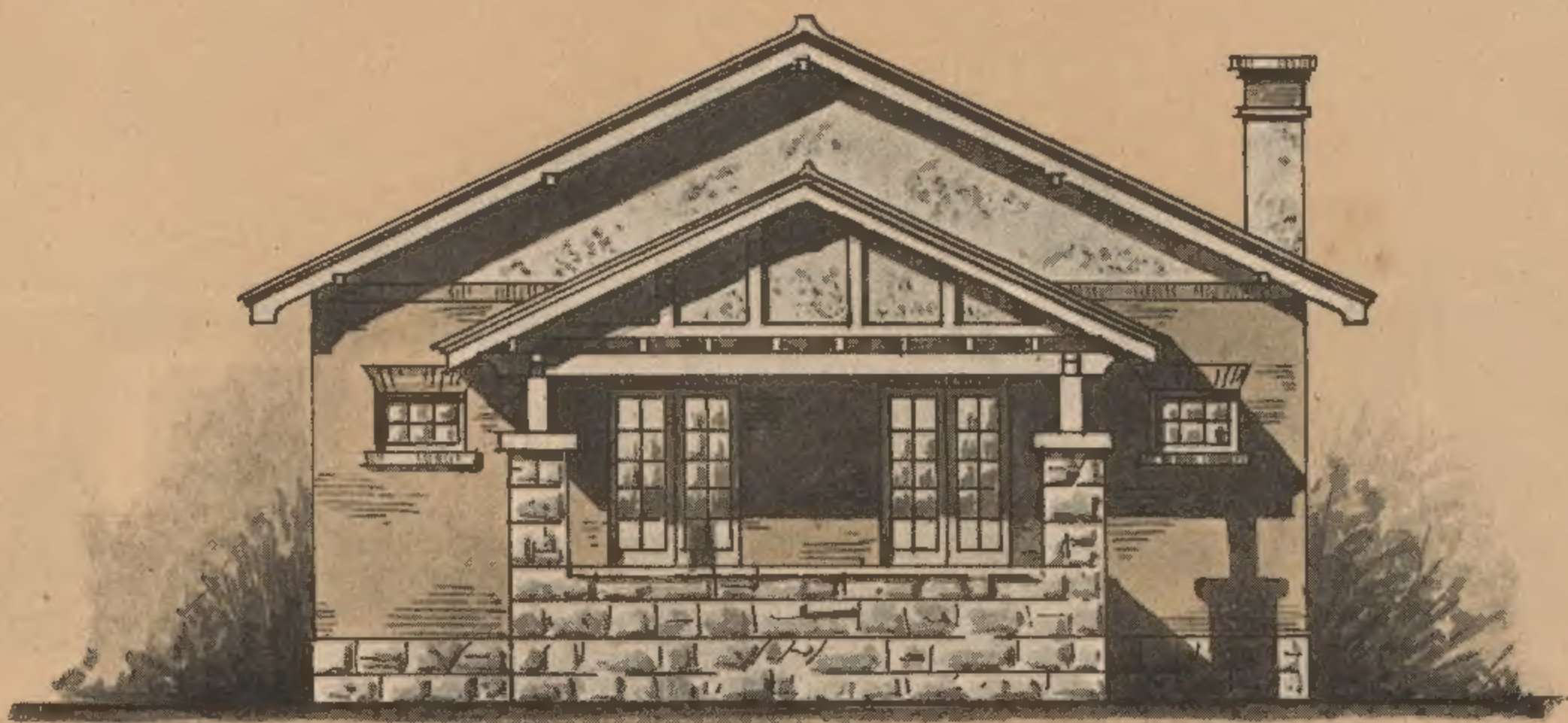
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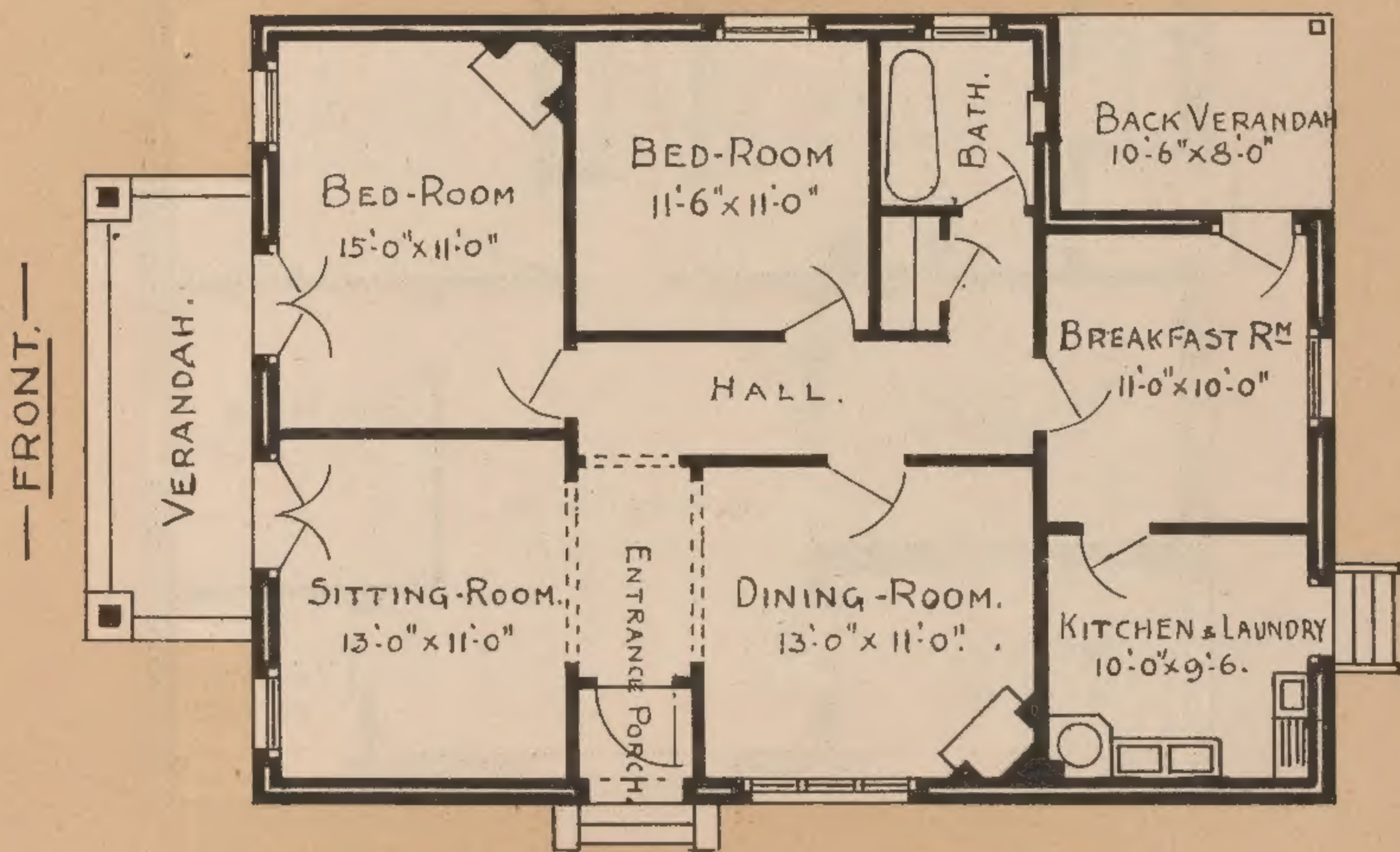
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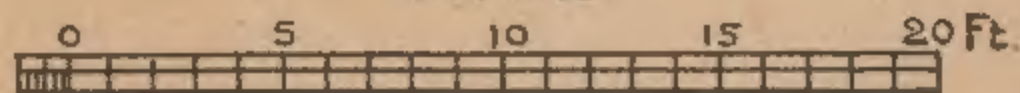
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